

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Laura Kathleen Malone

Debtor(s)

Case No. 16 B 25227

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/05/2016.
- 2) The plan was confirmed on 02/28/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/20/2017, 01/08/2018.
- 5) The case was Dismissed on 03/12/2018.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,154.00
Less amount refunded to debtor	\$4.19

NET RECEIPTS: \$13,149.81

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,810.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$553.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,363.50

Attorney fees paid and disclosed by debtor: \$1,190.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT Security Services	Unsecured	580.00	NA	NA	0.00	0.00
Advocate Medical Group	Unsecured	252.00	NA	NA	0.00	0.00
Bank of America	Unsecured	0.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	687.00	687.02	687.02	0.00	0.00
Barclays BANK Delaware	Unsecured	0.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	1,142.00	1,117.25	1,117.25	0.00	0.00
Becket & Lee	Unsecured	1,479.00	1,479.00	1,479.00	0.00	0.00
Cavalry SPV I LLC	Unsecured	323.00	322.96	322.96	0.00	0.00
Cavalry SPV I LLC	Unsecured	323.00	NA	NA	0.00	0.00
CEPAMERICA Illinois LLP	Unsecured	242.00	NA	NA	0.00	0.00
Cerastes LLC	Unsecured	1,936.00	1,936.41	1,936.41	0.00	0.00
Chase CARD	Unsecured	5,532.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	0.00	1,714.83	1,714.83	0.00	0.00
City of Chicago Department of Water	Unsecured	NA	478.98	478.98	0.00	0.00
City of Chicago Department of Water	Secured	439.76	440.00	440.00	22.44	9.60
Commerce Bank	Unsecured	15,748.00	14,711.27	14,711.27	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	6,146.00	NA	NA	0.00	0.00
Ditech Financial LLC	Secured	26,461.35	26,461.35	26,461.35	9,754.27	0.00
Ditech Financial LLC	Secured	296,174.00	318,418.37	318,418.37	0.00	0.00
Fabian E. Cardonell, M.D.	Unsecured	301.00	NA	NA	0.00	0.00
Grant & Weber	Unsecured	1,986.00	NA	NA	0.00	0.00
IRS Priority Debt	Priority	3,715.00	NA	NA	0.00	0.00
MBB	Unsecured	66.00	NA	NA	0.00	0.00
MBB	Unsecured	183.00	NA	NA	0.00	0.00
MiraMed Revenue Group	Unsecured	747.00	NA	NA	0.00	0.00
Northland Group	Unsecured	52.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	665.00	665.16	665.16	0.00	0.00
Portfolio Recovery Associates	Unsecured	3,469.00	3,468.52	3,468.52	0.00	0.00
Resurgent Capital Services	Unsecured	599.00	649.78	649.78	0.00	0.00
Swedish Covenant Hospital	Unsecured	19.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Swedish Emergency Assoc PC	Unsecured	183.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$318,418.37	\$0.00	\$0.00
Mortgage Arrearage	\$26,461.35	\$9,754.27	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$440.00	\$22.44	\$9.60
TOTAL SECURED:	\$345,319.72	\$9,776.71	\$9.60
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,231.18	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,363.50</u>	
Disbursements to Creditors	<u>\$9,786.31</u>	
TOTAL DISBURSEMENTS :		<u>\$13,149.81</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.